



## The effect of service quality on customer satisfaction and customer loyalty among Bank Mandiri customers in Indonesia

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**Abstract.** This study aims to analyze the effect of five dimensions of service quality, namely reliability, responsiveness, visibility, employee commitment, and access to service, on customer satisfaction, as well as the effect of customer satisfaction on customer loyalty among Bank Mandiri customers in Indonesia. This study uses a descriptive quantitative research method. Data collection in this study used questionnaire respondents' data distributed using the Google Form platform. Data processing methods used SPSS 24 and AMOS 23 software. The results show that of the six hypotheses tested, five were supported: reliability has a positive effect on customer satisfaction, responsiveness has a positive effect on customer satisfaction, visibility has a positive effect on customer satisfaction, employee commitment has a positive effect on customer satisfaction, and customer satisfaction has a positive effect on customer loyalty. One hypothesis was not supported: access to service does not have a positive effect on customer satisfaction. These findings provide insights for Bank Mandiri to improve the dimensions of service quality that are most influential in creating customer satisfaction and customer loyalty.

**Keywords:** service quality, customer satisfaction, customer loyalty, bank mandiri

### Introduction

Improving service quality is a strategic foundation for service companies, especially in the highly competitive banking sector (Nanda, 2021). Superior service quality not only drives customer satisfaction but also becomes a major driver of customer loyalty, which in turn strengthens long-term competitiveness (Parasuraman et al., 1985). Bank Mandiri, as a state-owned bank that remains the largest bank by assets, with consolidated assets reaching around IDR 2,427 trillion at the end of 2024 and IDR 2,563.36 trillion as of September 2025, continues to strive to improve its service quality amid the acceleration of digital transformation and increasing customer expectations (Databoks, 2025). However, customer complaints on various digital platforms indicate that perceptions of service consistency, particularly in terms of reliability and accessibility, remain a crucial point that needs to be evaluated empirically. Bank Mandiri's sustainability disclosures show that total customer complaints handled through formal channels increased from 725,559 cases in 2022 to 1,082,317 cases in 2023, before slightly declining to 912,786 cases in 2024, with almost all complaints resolved in accordance with internal service-level agreements (100% according to SLA) (Bank Mandiri, 2023; Bank Mandiri, 2024). This indicates that even though the complaint handling system is efficient, pressure on service quality, particularly in the context of customer interactions, continues to increase.

The theoretical framework of this study refers to the SERVQUAL modification adapted by Islam et al. (2020), which identifies five dimensions of service quality: reliability, responsiveness, visibility, employee commitment, and access to service. These dimensions were chosen because of their relevance in the context of modern banking, where physical and digital interactions complement each other. Reliability—the ability to provide accurate and promised services—is often considered the main pillar of service quality (Zhang et al., 2019). Responsiveness reflects the readiness of employees to assist customers (Misbach & Hadiwidjojo, 2013), while visibility encompasses the physical and aesthetic aspects of service that influence perceptions of professionalism (Kant & Jaiswal, 2017). Employee

commitment contributes to the consistency of emotional service Dhar (2015), and access to service—especially in the form of digital services such as *Livin'* by Bank Mandiri—determines convenience and efficiency (Nazeri et al., 2019).

However, empirical findings regarding the influence of these dimensions are still inconsistent. Islam et al. (2020), in the context of private banking in Bangladesh, found that only visibility, responsiveness, and employee commitment had a significant effect on customer satisfaction, while reliability and access to service were not significant. These findings contradict those of Haron et al. (2020) in Malaysia and Pakurár et al. (2019) in Jordan, who consistently report a significant influence of reliability and access on customer satisfaction. These differences are likely influenced by factors such as service culture, level of digitization, banking industry structure, and customer characteristics. This inconsistency reveals an important research gap, namely the lack of empirical validation of Islam et al.'s (2020) five-dimensional model outside the context of Bangladesh, particularly in developing countries with a dominant state-owned banking system, such as Indonesia.

Building on this baseline, evidences and results in studies regarding mobile/e-banking service quality context remains mixed. In a large-sample study of Bank Central Asia's, one of the most prominent banks in Indonesia, e-banking, reliability and customer service and support did not significantly influence e-satisfaction, whereas privacy & security and app design did (Singh, 2024). By contrast, research on Islamic mobile-banking users finds accessibility—a practical proxy for “access to service”—significantly and positively related to satisfaction (Sugiarti et al., 2023). These discrepancies suggest that the “reliability” and “access” paths are highly context-dependent in digital banking, reinforcing the need to re-test Islam et al.'s (2020) five-dimension model in Indonesia's hybrid (branch + mobile) setting (Singh, 2024; Sugiarti et al., 2023).

At the same time, Bank Mandiri's own disclosures show why an outcome lens beyond perceptions is needed: total complaints rose from 725,559 (2022) to 1,082,317 (2023) as transactions also surged from 12.04 to 15.15 billion, meaning higher raw complaints can simply reflect greater usage and reach, not necessarily deteriorating service (Bank Mandiri, 2024). Crucially, the Bank reports a “RAS” complaint ratio (complaints per one million transactions) with a 2023 target of 90 and a realized ratio of 71 (2022: 60; 2021: 76), alongside a 100% resolution rate (Bank Mandiri, 2024). This co-movement between activity and complaints signals a clear research gap: relying on raw counts may misclassify performance in high-volume, digital contexts. Accordingly, Mandiri becomes a compelling case in analyzing bank setting where complaints and transactions, indicator of customer satisfaction and loyalty, are rising simultaneously (Bank Mandiri, 2024).

## Literature review

### The Influence of Reliability on Customer Satisfaction

Ramya et al. (2019) define reliability as the ability to provide promised services dependably and accurately. Reliability is the foundation of service quality, which has a significant influence on customer satisfaction (Zhang et al., 2019). It is very important for businesses to provide accurate services, thereby reflecting reliability by fulfilling promised services appropriately (Devesh, 2019). Accuracy and perfection in service delivery are core characteristics of reliability (Blut, 2016). Recent empirical evidence in the banking sector reinforces this view. Studies on Indonesian and regional banking show that reliability has a significant and positive effect on customer satisfaction in both conventional and Islamic banks (Farida et al., 2025; Golan & Hasan, 2024). These findings indicate that when customers perceive bank services as reliable, their overall evaluation of service quality and satisfaction increases. Based on this theoretical and empirical evidence, this study proposes:

H1: Reliability has a positive effect on Bank Mandiri customer satisfaction in Indonesia.

### **The Influence of Responsiveness on Customer Satisfaction**

Parasuraman et al. (1985) define responsiveness as the willingness of service providers to assist consumers by providing services quickly and responsively. Misbach and Hadiwidjojo (2013) emphasize the importance of responsiveness for banks aiming to improve customer satisfaction. Vencataya et al. (2019) validated the influence of responsiveness in predicting customer satisfaction in the Mauritian banking sector. Similarly, Fida et al. (2020) found a positive correlation between responsiveness and customer satisfaction in Islamic banking services in Oman. Similarly, studies on e-service quality show that quick response to problems, timely updates, and proactive assistance are among the strongest predictors of satisfaction in online and branch-based banking (Tedjokusumo & Murhadi, 2023). Given that both classic SERVQUAL theory and recent empirical findings highlight responsiveness as a driver of satisfaction, this study formulates:

H2: Responsiveness has a positive effect on Bank Mandiri customer satisfaction in Indonesia.

### **The Influence of Visibility on Customer Satisfaction**

Mersha et al. (2012) define visibility as the practicality of a particular product or service in relation to observable physical components. In the banking sector, certain factors included in the visibility dimension are the appearance and layout of bank counters, the availability of privileges, flexible banking hours, and the speed and accuracy of transaction services, all of which can affect customer satisfaction (Kant & Jaiswal, 2017; Pakurár et al., 2019). Khan et al. (2021) conducted research on customer satisfaction assessment with mobile banking in Bangladesh and found a positive correlation between service tangibility and customer satisfaction. Tangibility can also be defined as the physical visibility of the resources used to provide services, such as the professional appearance of the management team and employees, as well as promotional materials such as brochures and booklets, which influence customer satisfaction (Ananth et al. 2011). Thus, visibility, both physical and digital, acts as a signal of professionalism and service quality that shapes customers' overall experience. On this basis, the following hypothesis is proposed:

H3: Visibility has a positive effect on Bank Mandiri customer satisfaction in Indonesia.

### **The Influence of Employee Commitment on Customer Satisfaction**

Mowday et al. (1979) defined Employee Commitment as the belief of members or employees in the vision and values of the organization, the willingness to work hard, and the desire to continue to be a member or employee of the organization. Employee commitment is seen as an important factor in achieving sustainable business growth (Chai et al., 2016). Dhar (2015) argues that employee commitment plays an important role in helping businesses gain a competitive advantage in customer satisfaction. Recent studies strengthen this argument by empirically linking commitment to service performance and customer outcomes. Organizational commitment and job engagement have been shown to enhance service quality, which then improves customer evaluations in service industries (Lo et al., 2024). These findings suggest that when frontline staff internalize the bank's vision and feel emotionally attached to their work, they are more inclined to deliver consistent, high-quality service and build positive relationships with customers (Bahadur et al., 2018). Accordingly, this study posits:

H4: Employee commitment has a positive effect on Bank Mandiri customer satisfaction in Indonesia.

The Influence of Access to Service on Customer Satisfaction

Parasuraman et al. (1985) define Access to Service as the ease with which consumers can obtain services from an organization and complete transactions or interactions with the organization. Nazeri et al. (2019) observed that the ease of access to e-banking services has a positive effect on banking customer satisfaction. Shayestehfar and Yazdani (2019) highlight in their comparative analysis that accessibility ranks highest as an indicator of service quality measurement in the Iranian banking sector. Khamis and AbRashid (2018) found that bank customers in Tanzania are attracted to Islamic banks that offer fast and easily accessible banking services.

Recent research on digital and online banking emphasizes that accessibility is a key driver of satisfaction. Studies on commercial banks and online banking show that ease of access, speed of transactions, and extended service hours significantly enhance customer satisfaction and are among the top criteria when customers choose a banking service (Chauhan & Singh, 2024). Research on online customer experience in digital banking further highlights accessibility and responsiveness as critical components of a positive service experience that ultimately supports satisfaction and loyalty (Maskur et al., 2025). Building on these theoretical and empirical insights, the following hypothesis is formulated:

H5: Access to service has a positive effect on customer satisfaction with Bank Mandiri in Indonesia.

The Influence of Customer Satisfaction on Customer Loyalty

Research by Leninkumar (2017) consistently shows a strong and interrelated relationship between customer satisfaction and customer loyalty. Typically, satisfied customers tend to repeatedly use the same services and support the business because they consider the services to be low risk, thereby increasing their loyalty and commitment in their purchasing decisions (Teeroovengadam, 2022). According to Munari et al. (2013), customer satisfaction serves as the main foundation for fostering customer loyalty, significantly strengthening positive customer experiences. A number of studies in various service industries highlight customer satisfaction as an important factor in fostering stronger customer loyalty (Slack et al. 2020; Aslam et al. 2019). Research Fida et al. (2020) and Hamzah et al. (2017) also shows that customer satisfaction plays a significant mediating role in the relationship between service quality and customer loyalty in the banking sector. Therefore, to grow a loyal customer base, building and fostering sustainable relationships with customers is very important for banks. Bank service providers can anticipate that by satisfying customers with their services, they can achieve higher levels of customer loyalty. Given this consistent evidence across conventional and digital banking contexts, this study proposes:

H6: Customer satisfaction has a positive effect on customer loyalty to Bank Mandiri in Indonesia.

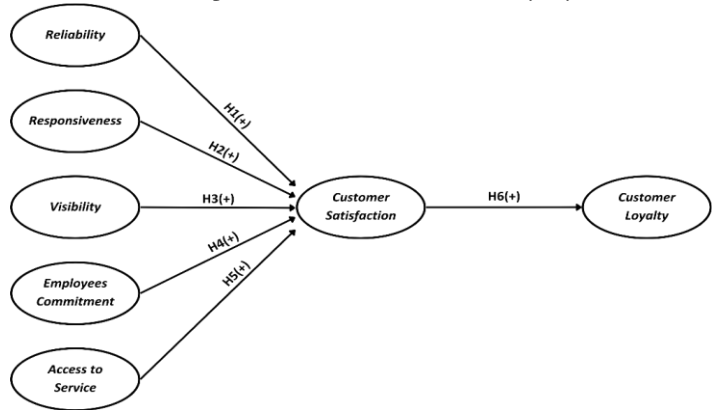


Figure 1. Research Model

Research methodology

This study uses a quantitative approach to analyze the relationship between five endogenous variables, namely reliability, responsiveness, visibility, employee commitment, and access to service, and their influence on two exogenous variables, namely customer satisfaction and customer loyalty at Bank Mandiri in Indonesia. The target population is active customers who have made transactions at Bank Mandiri with the following population characteristics: at least 18 years old, with a minimum education level of high school/equivalent, residing in Indonesia, active customers who have made transactions at Bank Mandiri offices at least twice in the last 6 months, have interacted with Bank Mandiri customer service, and have/have had bank accounts other than Bank Mandiri. A total of 310 respondents participated in this study by filling out the research questionnaire using the Google Form platform.

The research instrument used a five-point interval scale. Statistical analysis techniques were performed using the Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) methods using AMOS 23 software. The analysis stages included validity and reliability tests of the instruments to ensure that each questionnaire indicator was consistently able to measure the intended variables. Measurement model testing or Confirmatory Factor Analysis (CFA) to evaluate the suitability of the model and indicators, and structural model testing or Structural Equation Modeling (SEM) to test the relationship between variables and test the research hypothesis. The analysis results were used to identify significant and insignificant effects between the research variables and the research hypothesis.

Findings

Results

Table 2 shows the analysis of the Confirmatory Factor Analysis (CFA) measurement model of the variables of reliability, responsiveness, visibility, employee commitment, access to service, customer satisfaction, and customer loyalty with a cut-off value of Standardized Loading ( $\lambda$ )  $\geq 0.5$  and Average Variance Extracted  $\geq 0.5$  so that it can be declared valid and Construct Reliability  $\geq 0.7$  so that it can be declared reliable. According to Fornell & Larcker (1981), if the AVE value is in the range of 0.4 to 0.5, it is still acceptable if the CR value is  $\geq 0.7$ . Therefore, it can be concluded that the CFA measurement is valid and reliable.

Table 2. CFA measurement results

Variable	Code	Std. loading	AVE	CR
Reliability	REL1	0.737	0.601	0.833
	REL2	0.784		
	REL3	0.794		
	REL4	0.777		
	REL5	0.782		
Responsiveness	RES1	0.618	0.448	0.764

Variable	Code	Std. loading	AVE	CR
Visibility	RES2	0.687	0.614	0.826
	RES3	0.673		
	RES4	0.697		
	VISB1	0.814		
	VISB2	0.779		
	VISB3	0.756		
Employee Commitment	EMC1	0.763	0.649	0.881
	EMC2	0.806		
	EMC3	0.852		
	EMC4	0.800		
Access to Service	ATS1	0.784	0.593	0.813
	ATS2	0.769		
	ATS3	0.756		
Customer Satisfaction	CS1	0.747	0.531	0.819
	CS2	0.707		
	CS3	0.741		
	CS4	0.718		
Customer Loyalty	CL1	0.855	0.667	0.909
	CL2	0.792		
	CL3	0.741		
	CL4	0.828		
	CL5	0.861		

Table 3. Goodness of Fit Measurement Model

Goodness of Fit	Criteria	Results	Description
CMIN/DF	$\leq 3$	2,530	Good fit
RMSEA	$\leq 0.08$	0.070	Good fit
GFI	0.8 - 0.9 (marginal fit) $\geq 0.9$ (good fit)	0.846	Marginal fit
CFI	0.8 - 0.9 (marginal fit) $\geq 0.9$ (good fit)	0.910	Good fit
TLI	0.8 - 0.9 (marginal fit) $\geq 0.9$ (good fit)	0.897	Marginal fit

Based on Table 3, the Goodness of Fit (GoF) model testing shows that the Normed Chi-Square (CMIN/DF), Root Mean Square Error of Approximation (RMSEA), and Comparative Fit Index (CFI) results can be declared Good Fit, while the Goodness of Fit Index (GFI) and Tucker Lewis Index (TLI) results can be declared Marginal Fit. Next, a second step analysis was conducted using Structural Equation Modeling (SEM) on 310 respondents' data using AMOS 23 software. Based on Table 4, the Goodness of Fit (GoF) model testing shows that the Normed Chi-Square (CMIN/DF), Root Mean Square Error of Approximation (RMSEA), and Comparative Fit Index (CFI) results can be declared Good Fit, while the Goodness of Fit Index (GFI) and Tucker Lewis Index (TLI) results can be declared Marginal Fit. Next, hypothesis testing was conducted to show whether the hypothesis testing variables could be declared supported or unsupported. The hypothesis testing results could be said to be supported if the T Stat. value was  $\geq 1.96$  and the P-Value value was \*\*\*  $<0.001$ , \*\*  $<0.05$ , and \*  $<0.1$ .

Table 4. Structural Model Goodness of Fit

Goodness of Fit	Criteria	Results	Description
CMIN/DF	$\leq 3$	2,671	Good fit
RMSEA	$\leq 0.08$	0.074	Good fit
GFI	0.8 - 0.9 (marginal fit) $\geq 0.9$ (good fit)	0.831	Marginal fit
CFI	0.8 - 0.9 (marginal fit) $\geq 0.9$ (good fit)	0.901	Good fit
TLI	0.8 - 0.9 (marginal fit) $\geq 0.9$ (good fit)	0.888	Marginal fit

Table 5. Hypothesis Test Results

	Hypothesis	$\beta$	T Stat.	P-Value	Results
H1	Reliability → Customer Satisfaction	0.255	3.642	***	Supported
H2	Responsiveness → Customer Satisfaction	0.282	3.336	***	Supported
H3	Visibility → Customer Satisfaction	0.195	2.012	0.044	Supported
H4	Employee Commitment → Customer Satisfaction	0.363	4,543	***	Supported
H5	Access to Service → Customer Satisfaction	-0.028	-0.452	0.651	Not Supported
H6	Customer satisfaction → Customer Loyalty	0.861	12,14	***	Supported

Figure 2 Hypothesis Test Result

Explanation:  
H(+)  
Number  
\*  
\*\*  
\*\*\*  
Arrow  
Broken Arrow = Hypothesis Test Results Not Supported

= Positive Hypothesis  
= *Standardized Estimate* Value  
= *P-Value* < 0.1  
= *P-Value* < 0.05  
= *P-value* < 0.001  
= Hypothesis Test Results Supported

Drawing on Table 5 and Figure 2, the hypothesis tests (reported as standardized coefficients,  $\beta$ , with p-values) indicate that H1, H2, H3, H4, and H6 are supported, while H5 is not. Specifically, H1 ( $\beta = 0.255$ ,  $p < .001$ ), H2 ( $\beta = 0.282$ ,  $p < .001$ ), H3 ( $\beta = 0.195$ ,  $p = .044$ ), and H4 ( $\beta = 0.363$ ,  $p < .001$ ) show positive and statistically significant effects, and H6 exhibits the largest effect size ( $\beta = 0.861$ ,  $p < .001$ ). In contrast, H5 is non-significant ( $\beta = -0.028$ ,  $p = .651$ ), providing no evidence for the proposed relationship. Overall, the pattern supports the model’s core paths while rejecting H5.

Discussion

This study aims to examine the effect of five dimensions of service quality—reliability, responsiveness, visibility, employee commitment, and access to service—on customer satisfaction and customer loyalty among Bank Mandiri customers. Of the six hypotheses tested, five were statistically supported, while one hypothesis (access to service → customer satisfaction) was not significant.



Hypothesis 1 (H1) has a positive Standardized Estimate value of 0.255, a Critical Ratio value of 3.642 that can be stated as  $\geq 1.96$ , and a P-Value (\*\*\*) that can be stated as  $< 0.001$ , indicating that the hypothesis test results can be stated as supported. This finding contradicts Islam et al. (2020), who found no significant influence between variables, but is in line with Haron et al. (2020) and Pakurár et al. (2019). This difference is most likely due to the operational context and customer expectations. In Indonesia, particularly at Bank Mandiri, customers highly value system reliability and transaction accuracy, factors that form the basis of trust (Peng and Moghavvemi, 2015; Ramya et al., 2019). This reflects that in the context of large-scale and highly complex state-owned banks, reliability is non-negotiable for customer satisfaction.

Hypothesis 2 (H2) has a positive Standardized Estimate value of 0.282, a Critical Ratio value of 3.336 that can be stated as  $\geq 1.96$ , and a P-Value (\*\*\*) that can be stated as  $< 0.001$ , indicating that the hypothesis test results can be considered supported. This result is in line with the findings of (Islam et al., 2020; Misbach & Hadiwidjojo 2013). This confirms that the ability of banks to respond to customer needs quickly and effectively remains an important factor, even in the digital era. For Bank Mandiri customers, responsiveness is not only about waiting time, but also about the accuracy of the solutions provided by customer service officers (Parasuraman et al., 1985).

Hypothesis 3 (H3) has a positive Standardized Estimate value of 0.195, a Critical Ratio value of 2.012 that can be stated as  $\geq 1.96$ , and a P-Value (\*\*) that can be stated as  $< 0.05$ , indicating that the hypothesis test results can be declared supported. This finding supports Islam et al. (2020), who also found a significant effect of visibility. However, our interpretation emphasizes that visibility at Bank Mandiri is more related to the clarity of information, branch layout, and ease of navigation of digital services (Livin'), rather than just physical aesthetics (Kant and Jaiswal, 2017; Mersha et al., 2012). This indicates that customers value transparency and ease of access to information as part of the service experience.

Hypothesis 4 (H4) has a positive Standardized Estimate value of 0.363, a Critical Ratio value of 4.543 that can be stated as  $\geq 1.96$ , and a P-Value (\*\*\*) that can be stated as  $< 0.001$ , indicating that the hypothesis test results can be considered supported. These results are in line with (Islam et al., 2020; Dhar 2015). These findings confirm that employee commitment to the organization and customers is a key differentiator in building satisfaction. At Bank Mandiri, this commitment is evident in the proactive attitude, empathy, and dedication of service officers, which directly influence customer perceptions of service quality.

Hypothesis 5 (H5) has a negative Standardized Estimate value of -0.028, a Critical Ratio value of -0.452 that cannot be stated as  $\geq 1.96$ , and a P-Value of 0.651 that cannot be stated as  $< 0.1$ , indicating that the hypothesis test results cannot be stated as supported. These results support the findings of Islam et al. (2020) but differ from those of (Pakurár et al., 2019). Customers no longer measure accessibility based on branch location or operating hours, but rather on the availability and convenience of digital platforms (Livin', MITA WhatsApp). In other words, Bank Mandiri's digital transformation has shifted the meaning of "access" from physical to digital (Kumar & Dash, 2013). Bank Mandiri's annual report data (2023), which shows a drastic increase in the use of digital services, supports this interpretation. This means that access to services in traditional forms is no longer relevant—and may need to be redefined in a digital context.

Hypothesis 6 (H6) has a positive Standardized Estimate value of 0.861, a Critical Ratio value of 12.144 that can be stated as  $\geq 1.96$ , and a P-Value (\*\*\*) that can be stated as  $< 0.001$ , indicating that the hypothesis test results can be declared supported. These results are in line with all previous studies, including (Islam et al., 2020; Munari et al., 2013). This reinforces the basic theory that satisfaction is the

foundation of loyalty. Satisfied customers tend to be loyal, recommend the company, and are less sensitive to competitors' prices or promotions (Teeroovengadum, 2022).

## Conclusions

The findings reveal that customer satisfaction strongly influences customer loyalty, with a standardized estimate of 0.861, highlighting its central role in fostering long-term relationships. Furthermore, employee commitment showed a notable positive effect on customer satisfaction (standardized estimate = 0.363), emphasizing the importance of employees' dedication in delivering quality service experiences. From a managerial perspective, Bank Mandiri is encouraged to enhance service quality and employee commitment to sustain customer satisfaction and loyalty. Continuous improvement in service delivery, employee training, and organizational support is essential to strengthen the bank's competitive position and promote enduring customer relationships.

For future research, it is recommended to expand the study's scope by comparing multiple banks—both state-owned and private—to obtain a broader understanding of the determinants of customer satisfaction and loyalty. Future studies may also incorporate additional variables such as digital service quality, online transaction security, and mobile banking usability to capture the evolving nature of banking services in the digital era. This study is limited to Bank Mandiri customers in Indonesia, with a respondent profile dominated by students, which may constrain the generalizability of the results. Moreover, the access to service dimension was measured using only three indicators, potentially omitting other relevant aspects of accessibility. Future research should address these limitations by employing more diverse samples and comprehensive measurement dimensions.

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